

Interest Rates and Interest Charges

Visa® and MasterCard®

Annual Percentage Rate (APR) for Purchases	15.90% Fixed
APR for Balance Transfers	15.90% Fixed
APR for Cash Advances	15.90% Fixed
Penalty APR and When it Applies	No Penalty Interest
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Visa® and MasterCard®

Annual Fee	No Annual Fees
Transaction Fees	
• Balance Transfer	No Balance Transfer Fees
• Cash Advances	2.0% of the amount advanced (\$2.00 min., \$10.00 max.)
• Foreign Transaction	1% of each transaction in U.S. Dollars
Penalty Fees	
• Late Payment	Up to \$15.00
• Over-the-Credit-Limit	No over the credit limit fee
• Returned Payment	Up to \$15.00

Telephone Payment Fees

A **\$10.00** fee will apply if you talk to a credit card representative to process a phone payment.

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

CREDIT APPLICATION

Check Account Choice:
(Signature required for joint applicant)

- Individual Account
 Joint Account
 We intend to apply for joint credit
 Applicant Initials _____ Co-Applicant Initials _____
 Credit Line Increase

Credit Limit Requested \$ _____

Check Card Choice Visa® MasterCard®

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT	Last Name		First		Middle		Social Security Number		
	Date of Birth		No. of Dependents		Home Phone ()		Cell Phone ()		
					Own <input type="checkbox"/>		Rent <input type="checkbox"/>		
					Other <input type="checkbox"/>		Monthly Payment \$		
	Email Address								
	Current Address				City		State	Zip Code	How Long (yrs)
	Mailing Address (if different from above)				City		State	Zip Code	How Long (yrs)
	Previous Address (if less than 2 years at present address)				City		State	Zip Code	How Long (yrs)
	Employer			Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
	Address					Position/Occupation		Monthly Gross Income \$	
Name and Address of Previous Employer (if less than 2 years at present employer)								How Long (yrs)	
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness								Amount per Month \$	
Nearest Relative (Not Living With You)					Home Phone ()		Relationship		
CO-APPLICANT	Last Name		First		Middle		Social Security Number		
	Date of Birth		No. of Dependents		Home Phone ()		Cell Phone ()		
					Own <input type="checkbox"/>		Rent <input type="checkbox"/>		
					Other <input type="checkbox"/>		Monthly Payment \$		
	Email Address								
	Current Address				City		State	Zip Code	How Long (yrs)
	Previous Address (if less than 2 years at present address)				City		State	Zip Code	How Long (yrs)
	Employer			Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
	Address					Position/Occupation		Monthly Gross Income \$	
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness								Amount per Month \$
CREDIT INFO	Name and Address of Creditor		Name under Which Account is Carried		Account Number		Balance	Monthly Payment	
	1. Home Mortgage/Rent								
	2. Bank Credit Card/Bank Name and Address								
SIGNATURES	<p>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</p>								
	X _____		Date _____		X _____		Date _____		
		Applicant Signature				Co-Applicant Signature			
TRANSFER OF BAL REQUEST	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.								
	<input type="checkbox"/> Credit Card Account Number _____				Amount to be transferred \$ _____				
Signature _____									
FOR INTERNAL USE ONLY	Visa Account No.				MasterCard Account No.				
	Date Approved		Credit Line		Approved By		Date Approved		Credit Line